

Information to identify the case:

Debtor 1: Samantha A. Werner	Social Security number or ITIN: xxx-xx-1515
First Name Middle Name Last Name	EIN: _____
Debtor 2: (Spouse, if filing) First Name Middle Name Last Name	Social Security number or ITIN: _____
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	EIN: _____
Case number: 24-22345-CMB	Date case filed for chapter: 13 9/23/24

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Samantha A. Werner	
2. All other names used in the last 8 years		
3. Address	110 Bunola River Rd. Monongahela, PA 15063	
4. Debtor's attorney Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: julie.steidl@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trustee.wpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 412-644-2700 Date: 10/22/24

For more information, see page 2

Debtor Samantha A. Werner

Case number 24-22345-CMB

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
	December 2, 2024 at 10:00 AM	Location: Zoom video meeting. Go to Zoom.us/join , Enter Meeting ID 984 369 3045, and Passcode 6747057013, call 1-412-532-8861. For additional information, go to: https://www.justice.gov/ust/moc
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 1/31/25 Filing deadline: 12/2/24 Filing deadline: 3/21/25
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
9. Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial meeting on confirmation will be held by the chapter 13 trustee and will be held immediately following the meeting of creditors on: 12/2/24 at 10:00 AM , Location: Same location as the Meeting of Creditors .	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:
Samantha A. Werner
Debtor

Case No. 24-22345-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Oct 22, 2024

Form ID: 309iPGH

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2024:

Recip ID	Recipient Name and Address
db	+ Samantha A. Werner, 110 Bunola River Rd., Monongahela, PA 15063-4001
aty	+ Brent J. Lemon, 125 Warrendale Bayne Road, Suite 200, Warrendale, PA 15086-6504
16436964	+ Magisterial District Judge 05-2-26, Honorable Beth S. Mills, 2611 Hayden Blvd., Suite 3, Elizabeth, PA 15037-9611
16436973	+ ZWICKER & ASSOCIATES, P.C., 900 NORTHBROOK DRIVE, SUITE102, Feasterville Trevose, PA 19053-8432

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: julie.steidl@steidl-steinberg.com	Oct 22 2024 23:35:00	Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
tr	+ Email/Text: bnc@chapter13trusteevdpa.com	Oct 22 2024 23:35:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Oct 23 2024 03:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 22 2024 23:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 23 2024 03:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 22 2024 23:35:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Oct 22 2024 23:35:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ Email/Text: bkfilings@zwickerpc.com	Oct 22 2024 23:35:00	American Express National Bank, c/o Zwicker & Asso, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
16436958	+ Email/PDF: bncnotices@becket-lee.com	Oct 22 2024 23:44:57	Amex, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535
16436957	+ Email/PDF: bncnotices@becket-lee.com	Oct 22 2024 23:45:40	Amex, P.o. Box 981537, El Paso, TX 79998-1537
16436960	+ EDI: CAPITALONE.COM	Oct 23 2024 03:26:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16436959	+ EDI: CAPITALONE.COM	Oct 23 2024 03:26:00	Capital One, Po Box 31293, Salt Lake City, UT

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Oct 22, 2024

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Total Noticed: 26

			84131-0293
16436961	+ Email/Text: GSBankElectronicBankruptcyNotice@google.com	Oct 22 2024 23:35:00	Goldman Sachs Bank USA, 200 West Street, New York, NY 10282-2198
16436963	+ EDI: LENDNGCLUB	Oct 23 2024 03:26:00	Lending Club, Attn: Bankruptcy, 595 Market St, San Francisco, CA 94105-2802
16436962	+ EDI: LENDNGCLUB	Oct 23 2024 03:26:00	Lending Club, 595 Market St, San Francisco, CA 94105-2802
16452042	+ EDI: LENDNGCLUB	Oct 23 2024 03:26:00	Lending Club Corp., 71 Stevenson St. Suite 300, San Francisco, CA 94105-2985
16436967	Email/Text: Bankruptcy.Notices@pnc.com	Oct 22 2024 23:35:00	Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458
16436966	Email/Text: Bankruptcy.Notices@pnc.com	Oct 22 2024 23:35:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
16436965	^ MEBN	Oct 22 2024 23:24:30	Patenaude & Felix, 2400 Ansys Drive, Suite 402-B, Canonsburg, PA 15317-0403
16436968	+ EDI: SYNC	Oct 23 2024 03:26:00	Synch/Park West Gallery, Po Box 71757, Philadelphia, PA 19176-1757
16436969	+ EDI: SYNC	Oct 23 2024 03:26:00	Synch/Park West Gallery, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16436970	+ EDI: SYNC	Oct 23 2024 03:26:00	Synch/Venmo, Po Box 71737, Philadelphia, PA 19176-1737
16436971	+ EDI: SYNC	Oct 23 2024 03:26:00	Synch/Venmo, Attn: Bankruptcy, P.O. Box 965064, Orlando, FL 32896-5064
16436972	+ EDI: WTRRNBNK.COM	Oct 23 2024 03:26:00	Target, Po Box 673, Minneapolis, MN 55440-0673

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
16452036	*+	Amex, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535
16452035	*+	Amex, P.O. Box 981537, El Paso, TX 79998-1537
16452038	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16452037	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
16452039	*+	Goldman Sachs Bank USA, 200 West Street, New York, NY 10282-2198
16452041	*+	Lending Club, Attn: Bankruptcy, 595 Market St, San Francisco, CA 94105-2802
16452040	*+	Lending Club, 595 Market St, San Francisco, CA 94105-2802
16452043	*+	Magisterial District Judge 05-2-26, Honorable Beth S. Mills, 2611 Hayden Blvd., Suite 3, Elizabeth, PA 15037-9611
16452046	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458
16452045	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Mortgage, Po Box 8703, Dayton, OH 45401
16452044	*+	Patenaude & Felix, 2400 Ansys Drive, Suite 402-B, Canonsburg, PA 15317-0403
16452047	*+	Synch/Park West Gallery, Po Box 71757, Philadelphia, PA 19176-1757
16452048	*+	Synch/Park West Gallery, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16452049	*+	Synch/Venmo, Po Box 71737, Philadelphia, PA 19176-1737
16452050	*+	Synch/Venmo, Attn: Bankruptcy, P.O. Box 965064, Orlando, FL 32896-5064
16452051	*+	Target, Po Box 673, Minneapolis, MN 55440-0673
16452052	*+	ZWICKER & ASSOCIATES, P.C., 900 NORTHBROOK DRIVE, SUITE102, Feasterville Trevose, PA 19053-8432

TOTAL: 1 Undeliverable, 17 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-2

User: auto

Page 3 of 3

Date Recd: Oct 22, 2024

Form ID: 309iPGH

Total Noticed: 26

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION blemon@kmllawgroup.com, lemondropper75@hotmail.com
Kenneth Steidl	on behalf of Debtor Samantha A. Werner julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeccf@chapter13trusteewdpa.com

TOTAL: 4